

In re:  
Edward F. Titus  
Jessica A. Titus  
Debtors

Case No. 18-17422-amc  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Nov 27, 2023

User: admin  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 12

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 29, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Edward F. Titus, Jessica A. Titus, 1601 Heather Drive, Downingtown, PA 19335-3577
14229251	+ Premier Orthopaedic and Sports Medicine, 1121 Situs Court, Ste 350, Raleigh, NC 27606-4275
14227276	+ West Bradford Township, c/o Portnoff Law Associates, PO Box 3020, Norristown, PA 19404-3020

TOTAL: 3

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Nov 28 2023 00:37:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Nov 28 2023 05:30:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 28 2023 00:37:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14241028	EDI: PHINAMERI.COM	Nov 28 2023 05:30:00	Americredit Financial Services, Inc., DbA GM Financial, P.O Box 183853, Arlington, TX 76096
14231739	Email/PDF: resurgentbknotifications@resurgent.com	Nov 28 2023 00:42:04	Ashley Funding Services, LLC its successors and, assigns as assignee of Laboratory, Corporation of America Holdings, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14227274	+ EDI: IRS.COM	Nov 28 2023 05:30:00	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
14256982	Email/PDF: resurgentbknotifications@resurgent.com	Nov 28 2023 00:42:05	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14227275	+ Email/Text: NissanBKNotices@nationalbankruptcy.com	Nov 28 2023 00:37:00	Nissan Motor Acceptance Corporation, PO Box 660366, Dallas, TX 75266-0366
14259601	EDI: PRA.COM	Nov 28 2023 05:30:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14602079	^ MEBN	Nov 28 2023 00:29:30	U.S. Bank Trust National Association, Fay Servicing, LLC, Bankruptcy Department, PO Box 814609, Dallas, TX 75381-4609

TOTAL: 10

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

District/off: 0313-2

User: admin

Page 2 of 2

Date Rcvd: Nov 27, 2023

Form ID: 3180W

Total Noticed: 12

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 29, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 24, 2023 at the address(es) listed below:

Name	Email Address
ADAM BRADLEY HALL	on behalf of Creditor LSF10 MASTER PARTICIPATION TRUST amps@manleydeas.com
BRAD J. SADEK	on behalf of Debtor Edward F. Titus brad@sadeklaw.com bradsadek@gmail.com;sadek.bradj.r101013@notify.bestcase.com;documents@sadeklaw.com
BRAD J. SADEK	on behalf of Joint Debtor Jessica A. Titus brad@sadeklaw.com bradsadek@gmail.com;sadek.bradj.r101013@notify.bestcase.com;documents@sadeklaw.com
CHARLES GRIFFIN WOHLRAB	on behalf of Creditor LSF10 MASTER PARTICIPATION TRUST bkecf@friedmanvartolo.com
DENISE ELIZABETH CARLON	on behalf of Creditor U.S. Bank Trust National Association not in its individual capacity, but solely as Trustee of LSF10 Master Participation Trust bkgroup@kmlawgroup.com
JAMES RANDOLPH WOOD	on behalf of Creditor West Bradford Township jwood@portnoffonline.com jwood@ecf.inforuptcy.com
JEROME B. BLANK	on behalf of Creditor LSF10 MASTER PARTICIPATION TRUST jblank@pincuslaw.com mmorris@pincuslaw.com
MARK A. CRONIN	on behalf of Creditor U.S. Bank Trust National Association not in its individual capacity, but solely as Trustee of LSF10 Master Participation Trust bkgroup@kmlawgroup.com
POLLY A. LANGDON	on behalf of Trustee SCOTT F. WATERMAN [Chapter 13] ecfmail@readingch13.com
SCOTT F. WATERMAN [Chapter 13]	ECFMail@ReadingCh13.com
THOMAS SONG	on behalf of Creditor LSF10 MASTER PARTICIPATION TRUST tomysong0@gmail.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov
WILLIAM EDWARD CRAIG	on behalf of Creditor Americredit Financial Services Inc., d/b/a GM Financial ecfmail@mortoncraig.com, mortoncraigecf@gmail.com

TOTAL: 13

**Information to identify the case:**

Debtor 1

**Edward F. Titus**

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-8194

EIN --

Debtor 2

**Jessica A. Titus**

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-4796

EIN --

United States Bankruptcy Court Eastern District of Pennsylvania

Case number: **18-17422-amc****Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Edward F. Titus

Jessica A. Titus

11/24/23**By the court:** Ashely M. Chan  
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**